

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**James R. Grose**  
**aka Jim Grose**  
**Patricia Grose**  
**aka Patricia R. Grose, dba Corina's Blends**  
Debtor(s)

Bankruptcy Case No.: 17-20882-GLT  
Issued Per 1/30/2020 Proceeding  
Chapter: 13  
Docket No.: 116 – 54, 60  
Concil. Conf.: January 30, 2020 at 02:30 PM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated September 17, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$2,161.00 as of February, 2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Jan. 30, 2020 at 02:30 PM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: Claim No. 11 of PNC Bank to be paid per loan modification dated 12/18/2019 at Docket No. 111.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge  
United States Bankruptcy Court

Dated: January 31, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

## Imaged Certificate of Notice Page 4 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
James R. Grose  
Patricia Grose  
DebtorsCase No. 17-20882-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas  
Form ID: 149Page 1 of 2  
Total Noticed: 48

Date Rcvd: Jan 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2020.

db/jdb  
cr +James R. Grose, Patricia Grose, 1270 Plantation Drive, Bethel Park, PA 15102-3595  
+Municipality of Bethel Park, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor,  
Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101  
cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
Pittsburgh, PA 15233-1828  
14377295 +AMEX DSNB, PO Box 8218, Mason, OH 45040-8218  
14377293 +Allegent Community Federal Credit Union, 1001 Liberty Avenue, Suite 100,  
Pittsburgh, PA 15222-3726  
14415850 +Allegent Community Federal Credit Union, 2000 Corporate Drive, Suite 200,  
Wexford, PA 15090-7608  
14377294 +Allegheny Physical Mmedicine, 6040 Library Road, Bethel Park, PA 15102-4012  
14377298 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998)  
14377297 +Bank of America, 655 Papermill Road, Newark, DE 19711-7500  
14640859 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
14377299 +Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
14377300 +Capital Accounts LLC, PO Box 6497, Sioux Falls, SD 57117-6497  
14656308 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
14377303 +DSNB American Express, PO Box 8218, Mason, OH 45040-8218  
14377304 +Frederic I. Weinberg, 375 East Elm Street, #210, Conshohocken, PA 19428-1973  
14377306 JPMC Diagnostic, Department L-3247, Columbus, OH 43260-0001  
14377305 +Jordan Tax Service, Inc., Municipality of Bethel Park, 7100 Baptist Road,  
Bethel Park, PA 15102-3908  
14377309 +Michael Stypula, Practice Limited to Periodontics, 2555 Washington road, Suite 621,  
Pittsburgh, PA 15241-2574  
14420478 +Municipality of Bethel Park, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,  
437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101  
14658052 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421  
14377313 +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
14520185 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue,  
Pittsburgh, PA 15233-1828  
14377323 +United Collection Bureau Inc., 5620 Southwyck Blvd. Suite 206, Toledo, OH 43614-1501  
14377324 +Universal Card/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14377296 +E-mail/Text: g20956@att.com Feb 01 2020 04:07:56 AT&T Wireless, General Bankruptcy Mail,  
AT&T c/o Midland Bankruptcy, 5407 Andrews Hwy, Midland, TX 79706-2851  
14668201 +E-mail/Text: bankruptcy@cavps.com Feb 01 2020 04:07:39 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
14377302 +E-mail/Text: mediamanagers@clientservices.com Feb 01 2020 04:05:46 Client Services, Inc.,  
3451 Harry Truman Blvd., Saint Charles, MO 63301-9816  
14377307 +E-mail/Text: bncnotices@becket-lee.com Feb 01 2020 04:05:55 Kohls Department Store,  
PO Box 3115, Milwaukee, WI 53201-3115  
14377308 +E-mail/Text: bncnotices@becket-lee.com Feb 01 2020 04:05:55 Kohls/Capone, PO Box 3115,  
Milwaukee, WI 53201-3115  
14420068 E-mail/PDF: resurgentbknofications@resurgent.com Feb 01 2020 04:12:00  
LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
14663291 +E-mail/Text: bankruptcydpt@mcmcg.com Feb 01 2020 04:07:06 MIDLAND FUNDING LLC,  
PO BOX 2011, WARREN, MI 48090-2011  
14377310 +E-mail/Text: bankruptcydpt@mcmcg.com Feb 01 2020 04:07:06 Midland Funding LLC,  
2365 Northside Drive Suite 300, San Diego, CA 92108-2709  
14671688 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 01 2020 04:29:33  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
14377575 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 01 2020 04:29:33  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14377311 E-mail/Text: csc.bankruptcy@amwater.com Feb 01 2020 04:08:23 Pennsylvania American Water,  
PO Box 578, Alton, IL 62002-0578  
14377312 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 01 2020 04:06:49  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
14377317 E-mail/PDF: gecsed@recoverycorp.com Feb 01 2020 04:10:40 SYNCB/Levin Furniture,  
PO Box 965036, Orlando, FL 32896-5036  
14377318 +E-mail/PDF: gecsed@recoverycorp.com Feb 01 2020 04:10:40 SYNCB/OldNavyDC, PO Box 965005,  
Orlando, FL 32896-5005  
14377321 +E-mail/PDF: gecsed@recoverycorp.com Feb 01 2020 04:12:35 SYNCB/SYNC Bank Luxury,  
PO Box 965036, Orlando, FL 32896-5036  
14377319 +E-mail/PDF: gecsed@recoverycorp.com Feb 01 2020 04:12:35 SYNCB/Sams Club, PO Box 965005,  
Orlando, FL 32896-5005  
14377320 +E-mail/PDF: gecsed@recoverycorp.com Feb 01 2020 04:11:31 SYNCB/Sams Club Dual Card,  
PO Box 965005, Orlando, FL 32896-5005  
14377314 +E-mail/Text: bankruptcy@sw-credit.com Feb 01 2020 04:07:08 Southwest Credit,  
5910 W. Plano Parkway, Suite 1100, Plano, TX 75093-2202

District/off: 0315-2

User: dbas  
Form ID: 149

Page 2 of 2  
Total Noticed: 48

Date Rcvd: Jan 31, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14377315 +E-mail/Text: home.fss-bankruptcy.934c00@statefarm.com Feb 01 2020 04:07:28  
State Farm Fire and Casualty Company, 100 State Farm Place, Ballston Spa, NY 12020-3722  
14377316 +E-mail/Text: home.fss-bankruptcy.934c00@statefarm.com Feb 01 2020 04:07:28  
State Farm Mutual Automobile Insurance, One State Farm Drive, Concordville, PA 19339-9300  
14377322 +E-mail/PDF: gecsed@recoverycorp.com Feb 01 2020 04:12:36 Synchrony Bank/Lowes,  
PO Box 965005, Orlando, FL 32896-5005  
14634042 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Feb 01 2020 04:12:04 Verizon,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
14377325 +E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Feb 01 2020 04:05:35  
Verizon Wireless, Bankruptcy Administration, PO Box 3397, Bloomington, IL 61702-3397  
14377326 +E-mail/Text: bankruptcy@firstenergycorp.com Feb 01 2020 04:07:13 West Penn Power,  
First Energy, Revenue Assurance, 1310 Fairmont Avenue, Fairmont, WV 26554-3526  
TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC BANK NATIONAL ASSOCIATION  
cr PNC Bank, National Association  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14388129\* Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg PA 17128-0946  
14377301 ##+Citibank, PO Box 6142, Sioux Falls, SD 57117-6142

TOTALS: 2, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 02, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on January 31, 2020 at the address(es) listed below:

David Neeren on behalf of Creditor PNC Bank, National Association dneeren@rasnj.com  
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Municipality of Bethel Park jhunt@grblaw.com,  
cnoroski@grblaw.com  
Joan Shinavski on behalf of Joint Debtor Patricia Grose joan@gabrielshieldslaw.com,  
jshinavski@hotmail.com;brandon@gabrielshieldslaw.com  
Joan Shinavski on behalf of Debtor James R. Grose joan@gabrielshieldslaw.com,  
jshinavski@hotmail.com;brandon@gabrielshieldslaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 9